

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (currently amended) A computer-assisted method for managing lien releases, comprising the steps of:

~~establishing~~ providing a computer system for assisting with loan settlements having a database of trigger documents;

providing access to at least one database of lien records to a user of an input device;

identifying, by the computer system based on input from the input device, a property-related lien;

calculating, by the computer system, at least one trigger date associated with said property-related lien, the trigger date indicative of when the property-related lien is required to be released by a lien holder associated with the property-related lien;

~~determining whether said lien has been satisfied;~~

determining, by the computer system, whether said that the property-related lien is required to be released and has not been released by the trigger date; and

~~upon said lien being satisfied, but not being released by said trigger date, issuing at least one trigger document.~~

2. (original) The method of claim 1 wherein said step of identifying a lien includes identifying lien information including at least one of a lien holder, an obligor, a loan amount, a payee identifier and a lien jurisdiction.

3. (original) The method of claim 1 wherein the step of establishing said database includes establishing demand letters to lien holders and legal forms adapted according to a jurisdiction associated with said identified lien.

4. (original) The method of claim 1 wherein said determining steps include the step of querying jurisdictional records.
5. (original) The method of claim 1 wherein said trigger date is calculated by a lien payoff disbursement date.
6. (original) The method of claim 1 wherein said trigger date is calculated by a settlement date.
7. (original) The method of claim 1 wherein said trigger date is calculated by an overdue release date.
8. (original) The method of claim 1 wherein said trigger date is calculated by determining statutory requirements for lien releases based on a jurisdiction associated with said identified lien.
9. (original) The method of claim 8 wherein said statutory requirements are stored in a database and are accessible via network connection.
10. (original) The method of claim 9 further including the step of updating said statutory requirement database.
11. (original) The method of claim 1 wherein said at least one trigger document is an e-mail.
12. (original) The method of claim 1 wherein said at least one trigger document is a notice to at least one of a title company or lender.
13. (original) The method of claim 1 wherein said database further includes at least one form and at least one report, said form and said report being customizable based on said identified lien.
14. (original) The method of claim 1 wherein said lien is identified by receiving lien transaction information via a remote device over a network.

15. (original) The method of claim 1 wherein said step of providing access includes providing access to a plurality of lien record databases corresponding to a respective plurality of lien record-keeping jurisdictions.

16. (currently amended) A computer-based system for managing lien releases, comprising:

a storage component having at least one trigger document stored therein;

a lien management component having means for providing a user interface, receiving at least one lien release tracking request, identifying a lien corresponding to said request, and calculating at least one trigger date associated with said identified lien, the trigger date indicative of when the identified lien is required to be released by a lien holder associated with the identified lien; and

a lien status identification component having means for determining that the identified lien is required to be released and has not been released by the trigger date ~~whether said lien has been satisfied and determining whether said lien has been released, whereby upon said lien being satisfied, but not being released by said calculated trigger date,~~ and means for instructing said lien management component to issues at least one trigger document from said storage component.

17. (original) The system of claim 16 wherein issuing said at least one trigger document includes displaying said trigger document in electronic form via said interface.

18. (original) The system of claim 16 wherein issuing said at least one trigger document includes printing said trigger document.

19. (original) The system of claim 16 wherein said identified lien includes lien information including at least one of a lien holder, an obligor, a loan amount, a payee identifier and a lien jurisdiction.

20. (original) The system of claim 16 wherein said storage component includes at least one demand letter intended for a lien holder and at least one legal form adapted according to a jurisdiction associated with said identified lien.
21. (original) The system of claim 16 wherein said lien management component provides access to electronic records for at least one lien record-keeping jurisdiction.
22. (original) The system of claim 17 wherein said trigger date is calculated by determining statutory requirements for lien releases based on said identified jurisdiction.
23. (original) The system of claim 22 wherein said statutory requirements are stored in a database and are accessible via network connection.
24. (original) The system of claim 23 further including means for updating said statutory requirement database.
25. (original) The system of claim 16 wherein said at least one trigger document is an e-mail.
26. (original) The system of claim 16 wherein said at least one trigger document is a notice to at least one of a title company or lender.
27. (original) The system of claim 16 wherein said storage component further includes at least one form and at least one report, said form and said report being customizable based on said identified lien.
28. (original) The system of claim 16 wherein said lien release tracking request includes lien transaction information received via a remote device over a network.
29. (original) The system of claim 16 wherein access is provided to a plurality of lien record databases corresponding to a respective plurality of lien record-keeping jurisdictions.

30. (currently amended) An article of manufacture comprising a computer instruction carrier, readable by a computer, tangibly embodying one or more instructions executable by the computer to perform a method for managing lien releases, said method comprising the steps of:

~~establishing~~ providing a computer system for assisting with loan settlements having a database of trigger documents;

providing access to at least one database of lien records to a user of an input device;

identifying, by the computer system based on input from the input device, a property-related lien;

calculating, by the computer system, at least one trigger date associated with said property-related lien, the trigger date indicative of when the property-related lien is required to be released by a lien holder associated with the property-related lien;

~~determining whether said lien has been satisfied;~~

determining, by the computer system, whether said that the property-related lien is required to be released and has not been released by the trigger date; and

~~upon said lien being satisfied, but not being released by said trigger date, issuing at least one trigger document.~~